

**Medicare Supplement (Medigap) Insurance Companies
Offering Policies in New Jersey as of January 2015**

Please call the companies directly for detailed information about eligibility for enrollment.

<i>INSURANCE COMPANY NAME</i>	<i>TELEPHONE NUMBER</i>	<i>PRE-EXISTING MEDICAL CONDITION WAITING PERIOD*</i>
Aetna Life Insurance Company	1 800-345-6022	None
AARP issued by United Healthcare <i>(AARP Membership is required)</i>	1 800-523-5800	3 months
American Progressive Life & Health Ins. Co. of NY	1 800-332-3377	6 months
AmeriHealth Insurance Company of New Jersey	1 866-365-5345	6 months
Central States Indemnity Company of Omaha	1 866-644-3988	None
Colonial Penn Life Insurance Company	1 800-800-2254	None
Combined Insurance Company of America	1 855-278-9329	6 months
Continental Life Ins. Co. of Brentwood, Tennessee	1 800-264-4000	None
Genworth Life and Annuity Insurance Company	1 877-825-9337	None
Gerber Life Insurance Company	1 877-778-0839	None
Horizon Blue Cross Blue Shield of New Jersey	1 800-224-1234	6 months
Humana Insurance Company	1 888-310-8482	3 months
Loyal American Life Insurance Company	1 866-459-4272	6 months
Manhattan Life Insurance Company	1 800-877-7703	None
Philadelphia American Life Insurance Company	1 800-552-7879	6 months
Sterling Life Insurance Company	1 800-688-0010	None
Stonebridge Life Insurance Company	1 888-672-7206	None
United American Insurance Company	1 800-331-2512	2 months
United of Omaha Life Insurance Company	1 800-228-9999	None

**A pre-existing condition is a health problem you have before the date a new insurance policy starts. Medigap companies can refuse to cover your costs for services related to your pre-existing health problems for up to 6 months (some companies have a shorter waiting period per the above chart). After 6 months (or less), the Medigap policy will cover the costs for the pre-existing condition. Medicare will cover the eligible costs for pre-existing medical conditions during the Medigap waiting period. You may be exempt from the pre-existing condition waiting period if you had other creditable health coverage prior to applying for the Medigap.*